

IDOI WEBINAR Q&A COMPILATION

Webinar 1 Questions and Answers

- 1. Q: With regards to student health insurance plans, what will be considered as the implementation date?**

We expect further guidance from CMS regarding this issue. We would expect to receive your submission at least 90 days prior to your expected implementation date.

- 2. Q: Has IN disclosed what the due date is for each of the filing types?"**

May 11, 2016 is the deadline for Stand Alone Dental—on and off the Marketplace. May 11 is also the due date for all small group and individual that are subject to a single risk pool.

- 3. Q: For Individual and Small Group form filings - both ON and OFF Exchange, can we submit forms with variable material in them?**

Yes, the statement of variability will need to be included with the filing and all variations will need to be shown. There needs to be a specific plan ID for each plan variation.

- 4. Q: Is the 5/11 due date for ACA filings for form, rate, AND binder filings?**

Yes, all federal templates, state templates, and forms including the URRT need to be submitted.

- 5. Q: For the implementation date on the filings, can carriers use "Upon Approval" as an option or are you looking for a specific date?**

"Upon Approval" can only be used for new submissions. We need a specific implementation date for any rate changes. The implementation date must be at least 60 days from the submission date, 90 days is preferred.

- 6. Q: I noted that the experience workbook via link on SERFF is readable only. Will this changed?'**

Yes, new versions will be uploaded by April 1, 2016.

- 7. Q: Can TOI H23I or H23G be used for Excepted Benefit Indemnity plans? We are not sure what a wrap around plan is?**

Yes, please read 45 CFR 146.145 for definitions on "limited wraparound coverage."

- 8. Q: Does "Statement of Variability" mean the same as "Explanation of Variability"?**

Yes.

- 9. Q: Are you expecting many mandated changes in the policy forms from what they were for 2016?**

The 2017 benchmark is based on a transitional plan this not ACA-compliant. We have been in discussion with CMS regarding discriminatory benefit design. There may be changes dependent on discrimination issues. We intend to address specific differences during webinars.

10. Q: Are large employer group form and rate filings due on May 11, 2016? Or just small employer group?

Just small group and individual single risk pool filings.

Webinar 2 Questions and Answers

1. Q: For notices required in the group market, must we follow exactly the format published by CMS?

Yes, the grace period from CMS regarding these notices has passed. See the linked bulletin from CMS for more information about the notices:

<https://www.cms.gov/CCIIO/Resources/Regulations-and-Guidance/Downloads/Renewal-Notices-9-3-14-FINAL.PDF>.

2. Q: Are student health plans required to meet the individual MLR standards by state or only on a nationwide basis?

In Indiana you must meet the MLR based on a statewide basis.

3. Q: General question-- For 2017, will waiting periods be allowed for pediatric dental orthodontics?

Waiting periods are allowed for pediatric dental for orthodontics.

4. Q: Are different rates allowed for under-graduate, graduate, international students? I thought you said no?

It is allowed to have different rates by each of under-grad, graduate and international students and different rates by school.